Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Dashaun		
	your government-issued picture identification (for example, your driver's	First name		First name
	license or passport).	Middle name	1	Middle name
	Bring your picture	Patrick		
identification to your meeting with the trustee.		Last name and Suffix (Sr., Jr., II, III)	Ī	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	•		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4412		

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 2 of 54 Case number (if known)

Debtor 1 Dashaun Patrick

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)		
		EINs	EINs		
5.	Where you live	4715 S. Forrestville Chicago, IL 60615	If Debtor 2 lives at a different address:		
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 3 of 54

Case number (if known) Debtor 1 Dashaun Patrick

ar	Tell the Court About	Your Ba	nkruptcy Ca	ıse			
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. □ Chapter 7					
	choosing to file under						
		☐ Ch	apter 11				
		☐ Ch	apter 12				
		■ Ch	apter 13				
3.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subr	ically, if you are paying the fee y	ck with the clerk's office in your local court for more de ourself, you may pay with cash, cashier's check, or mo alf, your attorney may pay with a credit card or check	oney
					tallments. If you choose this opti s (Official Form 103A).	on, sign and attach the Application for Individuals to F	Pay
			but is not req applies to you	uired to, waive y ur family size ar	your fee, and may do so only if your fee, and may do so only if you you are unable to pay the fee i	n only if you are filing for Chapter 7. By law, a judge nour income is less than 150% of the official poverty line installments). If you choose this option, you must fill	e that
		•	the <i>Applicatio</i>	on to Have the C	Chapter / Filing Fee Waived (Offi	cial Form 103B) and file it with your petition.	
).	Have you filed for bankruptcy within the last 8 years?	■ No.					
	last o years:	L res	District		When	Case number	
			District		When	Case number	
			District		When	Case number	
			District		vviieii	Case number	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District	-	When	Case number, if known	
11.	Do you rent your	■ No.	Go to I	ine 12.			
	residence?	☐ Yes		our landlord obta	ained an eviction judgment agains	st you and do you want to stay in your residence?	
				No. Go to line	12.	•	
					itial Statement About an Eviction	Judgment Against You (Form 101A) and file it with thi	is

		Document	Page 4 01 54	
Debtor 1	Dashaun Patrick		Case number (if known)	

art	3: Report About Any Bu	sinesses	You Owr	as a Sole Propriet	or			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of busi	iness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	oer, Street, City, State	e & ZIP Code			
	it to this petition.		Chec	k the appropriate box	x to describe your business:			
				Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))			
				Commodity Broker	r (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedun 11 U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	I am r	not filing under Chap	ter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am f	iling under Chapter 1	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
art	4: Report if You Own or	Have Any	Hazardo	ous Property or Any	Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is	the hazard?				
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?				
					Number, Street, City, State & Zip Code			

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 5 of 54

Debtor 1 Dashaun Patrick

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 6 of 54

Par	t 6: Answer These Quest	ions for Rep	orting Purposes		Case numbe	<u> </u>		
	What kind of debts do you have?	16a. A	<u> </u>			ned in 11 U.S.C. § 101(8) as "incurred by an		
			No. Go to line 16b.					
			Yes. Go to line 17.					
			Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			No. Go to line 16c.	connect an amough and	operation of the back	nood of invocations.		
			Yes. Go to line 17.					
			tate the type of debts you	owe that are not consu	mer debts or busines	s debts		
		_						
17.	Are you filing under Chapter 7?	■ No. I a	am not filing under Chapte	r 7. Go to line 18.				
	Do you estimate that after any exempt property is excluded and		am filing under Chapter 7. e paid that funds will be a			erty is excluded and administrative expenses		
	administrative expenses] No					
	are paid that funds will be available for] Yes					
	distribution to unsecured creditors?							
18.	How many Creditors do	1 -49		1 ,000-5,000		□ 25,001-50,000		
	you estimate that you owe?	□ 50-99		□ 5001-10,000 □ 10,001-25,0		☐ 50,001-100,000 ☐ More than100,000		
		☐ 100-199 ☐ 200-999		10,001-25,0	000	☐ More trian1100,000		
19.	How much do you	\$0 - \$50 ,	000	□ \$1,000,001		□ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	\$50,001		□ \$10,000,00°	1 - \$50 million 1 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
			I - \$500,000 I - \$1 million		01 - \$500 million	☐ More than \$50 billion		
20.	How much do you estimate your liabilities	\$0 - \$50 ,	000	<u></u> \$1,000,001		□ \$500,000,001 - \$1 billion		
	to be?	\$50,001		□ \$10,000,00° □ \$50,000,00°		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
		□ \$100,00° □ \$500,00°	I - \$500,000 I - \$1 million		01 - \$500 million	☐ \$10,000,0001 - \$30 billion		
Par	t7: Sign Below							
For	you	I have exam	nined this petition, and I de	clare under penalty of	perjury that the inform	nation provided is true and correct.		
						under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.		
			y represents me and I did have obtained and read tl			t an attorney to help me fill out this		
		I request rel	ief in accordance with the	chapter of title 11, Unit	ed States Code, spec	cified in this petition.		
		bankruptcy and 3571.	case can result in fines up			r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		/s/ Dashau Dashaun I Signature of	Patrick		Signature of Debto	72		
		Executed or			Executed on	/DD /WWW		
			MM / DD / YYYY		IVIM	/ DD / YYYY		

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 7 of 54

Debtor 1 Dashaun Patrick

Document Page 7 of 54

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Martha Herrera	Date	April 19, 2017			
Signature of Attorney for Debtor		MM / DD / YYYY			
Martha Herrera					
Printed name					
Citizens Law Group, Ltd.					
2101 W. Division					
Chicago, IL 60622					
Number, Street, City, State & ZIP Code					
Contact phone (312) 361-3833	Email address				
6309236					
Bar number & State					

		1700.11111	<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Dashaun Patrick			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is a amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	t 1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	2,875.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	2,875.00
Pa	t 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	22,213.00
	Your total liabilities	\$	22,213.00
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	694.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	544.00
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	edules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Entered 04/19/17 13:11:45 Desc Main Case 17-12283 Doc 1 Filed 04/19/17 Document

Page 9 of 54 Case number (if known) Debtor 1 Dashaun Patrick

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: OR . Form 122B Line 11: OR . Form 122C-1 Line 14.

694.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	l claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

			Docume	ent Page 10 of 54		
Fill in	this info	rmation to identify you	case and this filing:			
Debto	r 1	Dashaun Patrick	(
	•	First Name	Middle Name	Last Name		
Debto	_					
(Spouse	, if filing)	First Name	Middle Name	Last Name		
United	States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
_						
Case r	number					☐ Check if this is an
						amended filing
Offic	cial Fo	orm 106A/B				
Sch	uba	le A/B: Prop	artv			12/15
				16 614 41		
hink it i nforma	fits best.	Be as complete and accur ore space is needed, attack	ate as possible. If two marrie	once. If an asset fits in more than o ed people are filing together, both a m. On the top of any additional pag	re equally responsible for s	supplying correct
Part 1:	Describe	e Each Residence, Buildin	g, Land, or Other Real Estate	e You Own or Have an Interest In		
Do w	OII OWP 0"	have any legal or oquitob	le interest in any residence	building, land, or similar property?		
. Бо у	ou own or	nave any legal of equitab	ie interest in any residence,	building, land, or similar property?		
N	o. Go to Pa	art 2.				
☐ Ye	es. Where	is the property?				
Part 2:	Describe	e Your Vehicles				
someor	ne else dr s, vans, t o	rives. If you lease a vehic		hicles, whether they are registerule G: Executory Contracts and Ues		venices you own that
		Duiek			Do not deduct secured	claims or exemptions. Put
3.1	Make:	Buick		rest in the property? Check one	the amount of any secu	red claims on Schedule D:
	Model:	Century	Debtor 1 only		Creditors Who Have Cla	aims Secured by Property.
	Year:	2004	Debtor 2 only		Current value of the	Current value of the
	Other info		5000 ☐ Debtor 1 and [•	entire property?	portion you own?
Г	Fair Co		At least one of	the debtors and another		
	. a 001	ilaition	☐ Check if this	is community property	\$1,875.00	\$1,875.00
			(see instructions	s)		
Exar	nples: Bo	,		nal vehicles, other vehicles, and ssels, snowmobiles, motorcycle a		
.paç Part 3:	d the doll ges you h	nave attached for Part 2 e Your Personal and Hous	. Write that number here.	ntries from Part 2, including an		\$1,875.00 Current value of the portion you own? Do not deduct secured

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Dashaun Pa	atrick	Document	Page 11 of 54 Case	number (if known)	
■ Yes	. Describe					
		Furniture				\$500.00
■ No	oles: Televisions a	and radios; audio, vide Il phones, cameras, me		oment; computers, printers,	scanners; music o	ollections; electronic devices
8. Collect Examp	ibles of value oles: Antiques and	d figurines; paintings, p ions, memorabilia, coll		oks, pictures, or other art ob	ijects; stamp, coin,	or baseball card collections;
Examp	nent for sports a bles: Sports, photo musical insti	ographic, exercise, and	d other hobby equipment;	picycles, pool tables, golf cl	ubs, skis; canoes a	and kayaks; carpentry tools;
■ No		s, shotguns, ammuniti	on, and related equipmen			
□ No		lothes, furs, leather coa	ats, designer wear, shoes	accessories		
		Clothing				\$500.00
■ No		welry, costume jewelr	y, engagement rings, wed	ding rings, heirloom jewelry	, watches, gems, g	old, silver
13. Non-f a Exam ■ No	arm animals nples: Dogs, cats,	birds, horses				
14. Any o ■ No		•	ou did not already list, i	ncluding any health aids y	ou did not list	
			from Part 3, including a	ny entries for pages you h	nave attached	\$1,000.00
	escribe Your Finar wn or have any		erest in any of the follow	ing?	·	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No		have in your wallet, in		osit box, and on hand when	you file your petition	on
Official For			Schedule A/B: F	Property		page 2

Page 12 of 54
Case number (if known) Document Debtor 1 **Dashaun Patrick** 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No Institution name: ☐ Yes..... 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No

☐ Yes. Give specific information about them...

Current value of the portion you own? Do not deduct secured claims or exemptions.

Money or property owed to you?

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Page 13 of 54
Case number (if known) Document Debtor 1 **Dashaun Patrick** 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No $\hfill \square$ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$0.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

Describe All Property You Own or Have an Interest in That You Did Not List Above

Part 7:

page 4

Case 17-12283 Entered 04/19/17 13:11:45 Desc Main Doc 1 Filed 04/19/17 Page 14 of 54
Case number (if known)

Document Debtor 1 **Dashaun Patrick**

	Do you have other property of any kind you did not already lise Examples: Season tickets, country club membership	1?	
	No		
	Yes. Give specific information		
54.	Add the dollar value of all of your entries from Part 7. Write the	nat number here	\$0.00
Part	List the Totals of Each Part of this Form		
55.	Part 1: Total real estate, line 2		\$0.00
56.	Part 2: Total vehicles, line 5	\$1,875.00	
57.	Part 3: Total personal and household items, line 15	\$1,000.00	
58.	Part 4: Total financial assets, line 36	\$0.00	
59.	Part 5: Total business-related property, line 45	\$0.00	
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00	

\$0.00

Copy personal property total

\$2,875.00

Part 7: Total other property not listed, line 54

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$2,875.00

\$2,875.00

			Document	F	Page 15 of 54	_	
Fil	I in this inform	nation to identify your	case:				
De	ebtor 1	Dashaun Patrick First Name	Middle Name	L	ast Name		
	ebtor 2 ouse if, filing)	First Name	Middle Name		.ast Name		
		nkruptcy Court for the:	NORTHERN DISTRICT OF				
		ikiupicy Court for the.	NORTHERN BIOTRICT OF	ILLIIN	010		
	ase number						Check if this is an amended filing
\bigcirc	fficial Fo	rm 106C					
			perty You Cla	im	as Exempt		4/16
the nee	property you lis	sted on <i>Schedule A/B: F</i> d attach to this page as	Property (Official Form 106A/B)	as yo	ther, both are equally responsible for our source, list the property that you age as necessary. On the top of any	claim as ex	empt. If more space is
spe any fun exe	ecific dollar am / applicable standa ids—may be un emption to a pa	nount as exempt. Alter atutory limit. Some exc nlimited in dollar amou	natively, you may claim the femptions—such as those for unt. However, if you claim an	ull fai heal exen	ount of the exemption you claim. ir market value of the property be th aids, rights to receive certain be nption of 100% of fair market valu letermined to exceed that amoun	ing exempt enefits, an e under a l	ted up to the amount of d tax-exempt retirement aw that limits the
Pa	rt 1: Identif	y the Property You Cla	im as Exempt				
1.	Which set of	exemptions are you c	aiming? Check one only, evel	n if yo	our spouse is filing with you.		
	You are cla	aiming state and federal	nonbankruptcy exemptions.	11 U.S	S.C. § 522(b)(3)		
	☐ You are cla	aiming federal exemption	ns. 11 U.S.C. § 522(b)(2)				
2.	For any prop	erty you list on Sched	ule A/B that you claim as exe	empt,	fill in the information below.		
		on of the property and lin	e on Current value of the portion you own	Am	ount of the exemption you claim	Specific la	ws that allow exemption
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	2004 Buick Fair Conditi	Century 11,5000 mi		•	\$1,875.00	735 ILC	S 5/12-1001(c)
		nedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
	Furniture	nedule A/B: 6.1	\$500.00		\$500.00	735 ILC	S 5/12-1001(b)
	Line from Scri	leaule A/B. 6.1			100% of fair market value, up to any applicable statutory limit		
	Clothing	nedule A/B: 11.1	\$500.00		\$500.00	735 ILC	S 5/12-1001(a)
	Line nom Sch	redule A/D. TTT			100% of fair market value, up to any applicable statutory limit		
3.	(Subject to ad	ljustment on 4/01/19 and	, ,	ises fi	led on or after the date of adjustments, 215 days before you filed this case	,	

Yes

Fill in this information to identify your case:				
Debtor 1	Dashaun Patrick			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - \square Yes. Fill in all of the information below.

			Docume	ent Page 1	7 of 54		
Fill i	n this inforn	nation to identify your o	case:				
Debt	tor 1	Dashaun Patrick					
		First Name	Middle Name	Last Name			
	tor 2	E: AN	ACT III AT				
(Spou	se if, filing)	First Name	Middle Name	Last Name			
Unite	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Cac	e number						
(if kno	_					пс	heck if this is an
							mended filing
		n 106E/F					_
3ch	redule E	/F: Creditors W	ho Have Unsecu	ured Claims			12/15
iched iched eft. A ame	dule G: Execu dule D: Credito ttach the Con and case nun	tory Contracts and Unexp ors Who Have Claims Sect	ired Leases (Official Form 1 ured by Property. If more sp e. If you have no informatio	106G). Do not include o pace is needed, copy t	ontracts on Schedule A/B: Prany creditors with partially se he Part you need, fill it out, not not file that Part. On the top	cured claims umber the ent	that are listed in tries in the
Part		ors have priority unsecured					•
_	_ ′	. ,	d Ciaillis agailist you?				
	No. Go to P	art 2.					
	Yes.	II of Vous NONDDIODIT	V I Imaganina d Claima				
Part		II of Your NONPRIORIT					
	_	ors have nonpriority unsec					
Į.	☐ No. You hav	ve nothing to report in this pa	art. Submit this form to the co	ourt with your other sche	edules.		
ı	Yes.						
t t	insecured clair	m, list the creditor separately	for each claim. For each cla	im listed, identify what t	holds each claim. If a creditor ype of claim it is. Do not list claim three nonpriority unsecured cla	ms already inc	luded in Part 1. If more
							Total claim
4.1	Cda/Poi	ntiac	Last 4 digits	s of account number	3329		\$1,635.00
		/ Creditor's Name					. ,
	Attn:Ba Po Box	nkruptcy	When was t	he debt incurred?	Opened 08/15		
		r, IL 61364					
		treet City State Zlp Code	As of the da	ate you file, the claim i	s: Check all that apply		
	Who incu	rred the debt? Check one.					
	Debtor	1 only	☐ Continge	nt			
	☐ Debtor	2 only	☐ Unliquida	ated			
	☐ Debtor	1 and Debtor 2 only	☐ Disputed				
	☐ At leas	t one of the debtors and and	other Type of NOI	NPRIORITY unsecured	l claim:		
	☐ Check	if this claim is for a comm	nunity	oans			
	debt	m subject to offset?			ration agreement or divorce tha	t you did not	
	■ No		☐ Debts to	pension or profit-sharin	g plans, and other similar debts		
	☐ Yes		Other. Sp	Collection A	Attorney Foundation Er	nergency	

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 18 of 54

Debtor 1 Dashaun Patrick Case number (if know) 4.2 Cda/Pontiac \$315.00 Last 4 digits of account number 5638 Nonpriority Creditor's Name Attn:Bankruptcy When was the debt incurred? **Opened 09/15** Po Box 213 Streator, IL 61364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Foundation Emergency** Other. Specify Services ☐ Yes 4.3 \$4,000.00 City of Chicago Parking Last 4 digits of account number 2310 Nonpriority Creditor's Name When was the debt incurred? 121 N La Salle, Rm 107a Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Parking Tickets ☐ Yes 4.4 Last 4 digits of account number \$9,493.00 **Us Bank** 3488 Nonpriority Creditor's Name Opened 10/15 Last Active Po Box 5229 When was the debt incurred? 1/20/16 Cincinnati, OH 45201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Automobile

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 19 of 54

Case number (if know)

Debtor	Dasilauli	ratick		Case Hamber (II ki		
	US Bank/Rr		Last 4 digits of account number	1581		\$5,221.00
	Nonpriority Cred	ditor's Name Der Services		Opened 10/15	Last Active	
	Po Box 108		When was the debt incurred?	11/02/16	Last Active	
	St Louis, M	O 63166				
		City State Zlp Code	As of the date you file, the claim	is: Check all that app	ly	
	_	the debt? Check one.	П			
	Debtor 1 on	ly	☐ Contingent			
	Debtor 2 onl	ly	☐ Unliquidated			
	Debtor 1 and	d Debtor 2 only	Disputed			
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
		is claim is for a community	Student loans			
	debt	bject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or	divorce that you did not	
	No	bject to onset?	Debts to pension or profit-sharing	a plane, and other si	milar dobts	
			·	•	milai debis	
	☐ Yes		Other. Specify Credit Card		_	
	US Bank/Rr		Last 4 digits of account number	6569	_	\$1,549.00
	Nonpriority Cred	ditor's Name Der Services		Opened 10/15	Last Activo	
	Po Box 108		When was the debt incurred?	Opened 10/15 3/04/16	Last Active	
	St Louis, M	O 63166				
		City State ZIp Code	As of the date you file, the claim	is: Check all that app	ly	
	Who incurred t	the debt? Check one.				
	Debtor 1 onl	ly	Contingent			
	Debtor 2 onl	ly	☐ Unliquidated			
	Debtor 1 and	d Debtor 2 only	Disputed			
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
		is claim is for a community	☐ Student loans			
	debt	hinat to affact?	Obligations arising out of a sepa	aration agreement or	divorce that you did not	
	_	bject to offset?	report as priority claims			
	■ No		Debts to pension or profit-sharin	•	milar debts	
	☐ Yes		Other. Specify Credit Card	<u> </u>		
Part 3:	List Others	s to Be Notified About a Deb	t That You Already Listed			
		•	out your bankruptcy, for a debt that yneone else, list the original creditor in	•	•	, , ,
		creditor for any of the debts that in Parts 1 or 2, do not fill out or	you listed in Parts 1 or 2, list the addi submit this page.	itional creditors here	e. If you do not have add	litional persons to be
Part 4:	Add the A	mounts for Each Type of Uns	secured Claim			
			ns. This information is for statistical r	onorting nurnoses	only 29 H S C 8150 Add	I the amounts for each
	unsecured cla	7 1	is. This information is for statistical r	eporting purposes t	Jilly. 20 0.5.0. §155. Add	tille alliounts for each
					Total Claim	
	6a.	Domestic support obligations		6a. \$	0.00	
	otal					
from Pa	ims art 1 6b.	Taxes and certain other debts	you owe the government	6b. \$	0.00	
	6c.	Claims for death or personal in	njury while you were intoxicated	6c. \$	0.00	
	6d.	Other. Add all other priority unse	cured claims. Write that amount here.	6d. \$	0.00	
	6e.	Total Priority. Add lines 6a throu	ugh 6d.	6e. \$	0.00	
	64	Student leans		6f ^	Total Claim	
т.	6f. otal	Student loans		6f. \$	0.00	
cla	ims					
from Pa	art 2 6g.	Obligations arising out of a se you did not report as priority of	paration agreement or divorce that	6g. \$	0.00	
	6h.		ring plans, and other similar debts	6h. \$		

Official Form 106 E/F

Entered 04/19/17 13:11:45 Desc Main Case 17-12283 Doc 1 Filed 04/19/17 Document

Page 20 of 54 Case number (if know) Debtor 1 Dashaun Patrick

> 0.00 Other. Add all other nonpriority unsecured claims. Write that amount 6i. 22,213.00 Total Nonpriority. Add lines 6f through 6i. 6j. 22,213.00

Official Form 106 E/F

		I A A A A II I I	111 1 1111.7	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Dashaun Patrick			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	=
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	_
	•				

		Docume	ent Page 22 o	ot 54	
Fill in thi	s information to identify your	r case:			
Debtor 1	Dashaun Patrick				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fi	lling) First Name	Middle Name	Last Name	_	
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
		_		_	
Case nun (if known)	nber				Charle if this is an
(II KIIOWII)					Check if this is an amended filing
					amended ming
Officia	al Form 106H				
		امامام			
Sche	dule H: Your Cod	leptors			12/15
1. Do	es Ithin the last 8 years, have yound, California, Idaho, Louisiana D. Go to line 3. S. Did your spouse, former spouts Column 1, list all of your codeb The 2 again as a codebtor only	you are filing a joint case, or lived in a community property of the property of the property of the person is a guaran	operty state or territo erto Rico, Texas, Wash with you at the time? spouse as a codebto tor or cosigner. Make	ry? (Community propertington, and Wisconsin.) r if your spouse is filin	
	Column 2.	arrottii 100E/F), or Sched	ule G (Official Form 19	oog). Ose Schedule D,	Schedule Dr, or Schedule G to fill
	Column 1: Your codebtor	7ID Codo			editor to whom you owe the debt
	Name, Number, Street, City, State and 2	ZIP Code		Check all schedule	es that apply:
3.1				☐ Schedule D, lin	ne.
0.1	Name			□ Schedule E/F,	
				☐ Schedule G, lir	
	Number Street	State	ZIP Code		
	City	State	ZIP Code		
3.2	Name			Schedule D, lin	
	Hamo			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
	Number Street				
	City	State	ZIP Code		

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 23 of 54

EIII	in this information to identify your	, case.				I				
	btor 1 Dashaun I									
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for t	ne: NORTHERN DISTRI	CT OF ILLINOIS							
	se number nown)		-			□ An		ed filing ent showing	g postpetition ollowing date:	
	<u>fficial Form 106l</u> chedule I: Your Inc					M	M / DD/ Y	YYY		
sup spo atta	as complete and accurate as popularing correct information. If you are separated and you have separated to this form the separate sheet shee	ou are married and not fili our spouse is not filing w n. On the top of any addit	ng jointly, and your ith you, do not inclu	spouse i ide infori	is liv matic	ing with yon about	you, incl your spo	ude inforn ouse. If mo	nation about ore space is	your needed,
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-fi	ling spouse	
	If you have more than one job,	Fundament status	■ Employed				☐ Emple	oyed		
	attach a separate page with information about additional employers.	Employment status Occupation	☐ Not employed				□ Not e	mployed		
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include studen or homemaker, if it applies.	t Employer's address								
		How long employed t	here?				_			
Pai	rt 2: Give Details About M	onthly Income								
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to r	eport for	any l	line, write	\$0 in the	space. Inc	clude your noi	n-filing
	ou or your non-filing spouse have e space, attach a separate sheet		ombine the informatio	on for all e	emplo	oyers for t	hat perso	n on the li	nes below. If y	you need
						For Debi	tor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sa deductions). If not paid monthly			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly over	ertime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$		0.00	\$	N/A	

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 24 of 54

Deb	tor 1	Dashaun Patrick	-	(Case	number (<i>if k</i>	nown)				
					For	Debtor 1			Debtor		
	Cop	y line 4 here	4.		\$		0.00	\$		N/A	
5.	List	all payroll deductions:									
	5a. 5b. 5c. 5d.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans	5a 5b 5c 5d). :.	\$ \$ \$		0.00 0.00 0.00 0.00	\$_ \$_ \$_		N/A N/A N/A N/A	
	5e. 5f. 5g. 5h.	Insurance Domestic support obligations Union dues Other deductions. Specify:	5e 5f. 5g 5h	J.	\$ \$ \$ _		0.00 0.00 0.00 0.00	\$ \$ \$ + \$		N/A N/A N/A N/A	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	(0.00	\$		N/A	
7. 8.		all other income regularly received: Net income from rental property and from operating a business, profession, or farm	7.		\$_		0.00	\$_		N/A	
	8b. 8c.	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8a 8b		\$ \$		0.00	\$_ \$_		N/A N/A	
	8d.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation	8c 8d		\$ \$		0.00	\$_ \$_		N/A N/A	
	8e. 8f.	Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Food Stamps	8e 8f.		\$ \$		0.00 4.00	\$_ \$		N/A N/A	
	8g.	Pension or retirement income	_ 8g		\$_		0.00	\$_		N/A	
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$		0.00	+ \$		N/A	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	,	\$	694	4.00	\$_		N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_		694.00	+ \$_		N/A	= \$	694.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your per friends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not a cify:	depe					•		e J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainlies							12.	\$	694.00
13.	Do y	you expect an increase or decrease within the year after you file this form	?						'	Combine monthly	ed income
		Ves Evolain:									

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 25 of 54

Fill	in this information to ic	lentify your case	:				
Deb	otor 1 Dasha	aun Patrick			Check	c if this is:	
Deh	otor 2				_	An amended filing	ving postpetition chapter
	ouse, if filing)					3 expenses as of	
Unit	ted States Bankruptcy Co	urt for the: NOR	THERN DISTRICT OF ILLING	OIS	<u> </u>	MM / DD / YYYY	
Cas	se number						
(If k	nown)						
Of	fficial Form 1	06J					
So	chedule J: Y	our Expe	enses				12/15
Be info	as complete and acc	urate as possib ce is needed, a	le. If two married people are	e filing together, bo form. On the top of	oth are equa any addition	lly responsible fo nal pages, write y	or supplying correct your name and case
Par	t 1: Describe You						
1.	Is this a joint case?						
	No. Go to line 2.	. 2 live in a con	avata haysahald?				
	☐ Yes. Does Debto	r z live in a sep	arate nousenoid?				
	☐ No ☐ Yes. Debt	or 2 must file Off	icial Form 106J-2, <i>Expenses</i>	for Separate House	hold of Debto	or 2.	
2.	Do you have depen	dents? ■ No					
	Do not list Debtor 1 a Debtor 2.	and 🗆 Yes	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the						□ No
	dependents names.						☐ Yes
							□ No
							☐ Yes ☐ No
							☐ Yes
							□ No
							☐ Yes
3.	Do your expenses i expenses of people	other than	■ No				
	yourself and your d		☐ Yes				
Est exp	imate your expenses		thly Expenses kruptcy filing date unless y tcy is filed. If this is a supp				
			h government assistance it				
	value of such assist ficial Form 106I.)	ance and have i	ncluded it on Schedule I: Y	our Income		Your expe	enses
4.	The rental or home payments and any re		enses for your residence. In d or lot.	nclude first mortgage	4. \$	_	0.00
	If not included in lin	ne 4:					
	4a. Real estate ta:	xes			4a. \$		0.00
		eowner's, or ren			4b. \$		0.00
		•	d upkeep expenses		4c. \$		0.00
5.			ondominium dues vour residence, such as hor	me equity loans	4d. \$ 5. \$		0.00

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 26 of 54

Debtor	1 Dashau	n Patrick	Case num	ber (if known)	
6. U f	tilities:				
6. 0 .		v, heat, natural gas	6a.	\$	0.00
6k		ewer, garbage collection	6b.	· · · · · · · · · · · · · · · · · · ·	0.00
60		e, cell phone, Internet, satellite, and cable services	6c.	·	0.00
60			6d.	·	0.00
		sekeeping supplies	ou.	·	
				·	194.00
_		children's education costs	8.	\$	0.00
	_	dry, and dry cleaning	9.	\$	10.00
		products and services	10.	·	10.00
		ental expenses	11.	\$	10.00
	ransportation o not include d	i. Include gas, maintenance, bus or train fare.	12.	\$	150.00
		clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		tributions and religious donations	14.	•	0.00
	naritable con Isurance.	u ibutions and rengious donations	14.	Ψ	0.00
		nsurance deducted from your pay or included in lines 4 or 20.			
	5a. Life insur		15a.	\$	0.00
	5b. Health ins		15b.	·	0.00
	5c. Vehicle in		15c.	·	170.00
		urance. Specify:	15d.		0.00
		nclude taxes deducted from your pay or included in lines 4 or 20.		—	0.00
_	pecify:	Tionado taxos deducted from your pay or included in lines 4 of 20.	16.	\$	0.00
7. In	stallment or	lease payments:			
17	7a. Car paym	nents for Vehicle 1	17a.	\$	0.00
17	7b. Car paym	nents for Vehicle 2	17b.	\$	0.00
17	7c. Other. Sp	pecify:	17c.	\$	0.00
17	7d. Other. Sp	pecify:	17d.	\$	0.00
		s of alimony, maintenance, and support that you did not report as			
		your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	·	0.00
		s you make to support others who do not live with you.		\$	0.00
	pecify:		19.		
		perty expenses not included in lines 4 or 5 of this form or on School			
		es on other property	20a.	·	0.00
	0b. Real esta		20b.	·	0.00
		homeowner's, or renter's insurance	20c.	·	0.00
20	Jd. Maintena	nce, repair, and upkeep expenses	20d.	\$	0.00
20	De. Homeowr	ner's association or condominium dues	20e.	\$	0.00
. O	ther: Specify:		21.	+\$	0.00
2. C :	alculate vour	monthly expenses			
	2a. Add lines 4	• •		\$	544.00
		22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
				·	E44.00
22	10. Aud IIIIe 22	2a and 22b. The result is your monthly expenses.		\$	544.00
	-	monthly net income.			
		12 (your combined monthly income) from Schedule I.	23a.		694.00
23	3b. Copy you	r monthly expenses from line 22c above.	23b.	-\$	544.00
99	30 Subtract	your monthly expenses from your monthly income			
23		your monthly expenses from your monthly income. It is your <i>monthly net income</i> .	23c.	\$	150.00
		•			
		an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect you			or decrease because o
		e terms of your mortgage?	mortgage	paymont to morease	or accrease pecause o
	No.				
	Yes.	Explain here:			
	a 100.	1			

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 27 of 54

Fill in this infor	mation to identify your c	ase:			
Debtor 1	Dashaun Patrick				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	Γ OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declarat	tion About a	n Individual	Debtor's So	chedules	12/15
years, or both. 1	y or property by fraud in 8 U.S.C. §§ 152, 1341, 15 in Below		Kruptcy case can result	in tines up to \$250,000), or imprisonment for up to 20
Did you pa	ay or agree to pay somed	one who is NOT an atto	rney to help you fill out l	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	alty of perjury, I declare t e true and correct.	hat I have read the sun	nmary and schedules file	ed with this declaration	n and
X /s/ Das	shaun Patrick		X		
	un Patrick ire of Debtor 1		Signature of	f Debtor 2	

Date _____

Date April 19, 2017

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 28 of 54

311	l in this infor	mation to identify you	r case:						
De	btor 1	Dashaun Patric							
Do	btor 2	First Name	Middle Name	Last Name					
1 -	ouse if, filing)	First Name	Middle Name	Last Name					
Un	ited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
1	se number _					Check if this is an amended filing			
St		of Financial		duals Filing for E		4/1			
info	rmation. If n		, attach a separate sheet to	are filing together, both are o this form. On the top of an					
Pa	rt 1: Give I	Details About Your M	arital Status and Where Yo	u Lived Before					
1.	What is you	r current marital state	ıs?						
	☐ Married	I							
	■ Not ma	-							
2.	During the last 3 years, have you lived anywhere other than where you live now?								
	■ No								
	☐ Yes. Lis	st all of the places you	lived in the last 3 years. Do	not include where you live now	W.				
	Debtor 1 P	rior Address:	Dates Debtor	1 Debtor 2 Prior Ad	ddress:	Dates Debtor 2 lived there			
3. stat				egal equivalent in a commur evada, New Mexico, Puerto R					
Pa		ake sure you fill out Sc	hedule H: Your Codebtors (C ur Income	Official Form 106H).					
4.	Fill in the tot	al amount of income yo	ou received from all jobs and	ing a business during this y all businesses, including part ve together, list it only once u	t-time activities.	endar years?			
	■ No □ Yes. Fil	ll in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Page 29 of 54 Document ase number (*if known*) Debtor 1 Dashaun Patrick Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income **Gross income** Describe below. Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until Food Stamps \$776.00 the date you filed for bankruptcy: For last calendar year: **Food Stamps** \$2,328.00 (January 1 to December 31, 2016) List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

Creditor's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Was this payment for ...

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

attorney for this bankruptcy case.

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 30 of 54

Debtor 1	Dashaun Patrick	Document	Page 30 of 54 Case number (if known)	

8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No						
	☐ Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	r this payment ditor's name	
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures					
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes. ■ No □ Yes. Fill in the details.						
	Case title	Nature of the case	Court or agency		Status of the	he case	
10.	Case number Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below.						
	Creditor Name and Address	Describe the Property			Date Value pi		
				p. sp.s.s			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca ■ No □ Yes. Fill in the details. Creditor Name and Address	Describe the action the creditor took Date action was Amo				amounts from your Amount	
12. Pa r	 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes 					efit of creditors, a	
Ган	t 5: List Certain Gifts and Contributions						
13.	Within 2 years before you filed for bankrup: ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gifts	s with a total value	of more than \$60	0 per person	?	
	Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and	Describe the gifts		Dates the g	you gave	Value	
	Address:						
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or cont		s or contributions v	with a total value	of more than	\$600 to any charity?	
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)			Dates contr	s you ibuted	Value	
Par	t 6: List Certain Losses						

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Official Form 107

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Page 31 of 54 Case number (if known) Document Debtor 1 Dashaun Patrick or gambling? Nο Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Citizens Law Group, Ltd. **Attorney Fees** \$0.00 2101 W. Division Chicago, IL 60622 **Pioneer Credit Counseling Credit Counseling** 04/12/17 \$20.00 1644 Concourse Drive Rapid City, SD 57703 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was Address property transferred payments received or debts made paid in exchange Person's relationship to you

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

Yes. Fill in the details.

Name of trust Description and value of the property transferred **Date Transfer was** made

Page 32 of 54 Case number (if known) Debtor 1 **Dashaun Patrick**

Par	List of Certain Financial Accounts, Instr	uments, Safe Deposit	Boxes, and Sto	rage Unit	s			
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details.							
		ast 4 digits of ccount number	Type of accou instrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for l	bankruptcy, an	y safe dep	oosit box or other deposi	tory for securities,		
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, Str State and ZIP Code)		Describe t	the contents	Do you still have it?		
22.	Have you stored property in a storage unit or	place other than your l	home within 1 y	year befor	e you filed for bankruptc	y?		
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)			the contents	Do you still have it?		
Par	19: Identify Property You Hold or Control fo	r Someone Else						
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	de any property	y you borr	owed from, are storing fo	or, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prope (Number, Street, City, Str Code)		Describe (the property	Value		
Par	t 10: Give Details About Environmental Inform	nation						
For	the purpose of Part 10, the following definition	s apply:						
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa	•	nvironmental la	w, whethe	er you now own, operate	, or utilize it or used		
	Hazardous material means anything an enviro hazardous material, pollutant, contaminant, or	nmental law defines a	s a hazardous	waste, haz	zardous substance, toxic	substance,		
Rep	ort all notices, releases, and proceedings that	you know about, regar	rdless of when	they occu	rred.			
24.	Has any governmental unit notified you that yo	ou may be liable or po	tentially liable (under or ir	n violation of an environr	nental law?		
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Str		Enviro know	onmental law, if you it	Date of notice		

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Page 33 of 54 Document ase number (*if known*) Debtor 1 Dashaun Patrick 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Dashaun Patrick Signature of Debtor 2 **Dashaun Patrick** Signature of Debtor 1 Date Date April 19, 2017

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Page 34 of 54
Case number (if known) Document

Debtor 1 Dashaun Patrick

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

In re	Dashaun Patrick		Case No.	
		Debtor(s)		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Client understands that any and all fees paid to Citizens Law Group, LTD. Prior to the filing of the case are deposited into the general bank account owned by Citizens Law Group, LTD. Such funds are considered an advance payment retainer due to the nature of services provided by Debtor's counsel, as described in the Model Retention Agreement. Client further understands that Citizens Law Group, LTD. does not represent clients under a security agreement whereby funds deposited by a client remain a clients property as security for prospective services. By entering into this advance fee arrangement, Citizens Law Group, LTD. will apply the retainer costs associated with the filing of the case and the remainder to attorney's fees.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$2,000.00; and \$368.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: April 19, 2017	again to appear in court to object.
Signed:	
/s/ Dashaun Patrick	/s/ Martha Herrera
Dashaun Patrick	Martha Herrera
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	ounts are blank.

Local Bankruptcy Form 23c

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 45 of 54

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Dashaun Patrick		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPI	ENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the fibe rendered on behalf of the debtor(s) in contemplation	ling of the petition in bankruptcy,	or agreed to be paid	to me, for services ren	dered or to
	For legal services, I have agreed to accept		\$	2,000.00	
	Prior to the filing of this statement I have receive	d		0.00	
	Balance Due		\$	2,000.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed corr	npensation with any other person	unless they are mem	bers and associates of 1	my law firm.
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the results.				w firm. A
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspect	s of the bankruptcy of	ase, including:	
	a. Analysis of the debtor's financial situation, and renb. Preparation and filing of any petition, schedules, stc. Representation of the debtor at the meeting of credd. [Other provisions as needed]	atement of affairs and plan which	may be required;	-	iptcy;
6.	By agreement with the debtor(s), the above-disclosed	fee does not include the following	service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of a pankruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the de	btor(s) in
Δ	April 19, 2017	/s/ Martha Herrera	a		
L	Date	Martha Herrera Signature of Attorne			
		Citizens Law Gro	•		
		2101 W. Division			
		Chicago, IL 60622 (312) 361-3833 F		a	
		Name of law firm	un. (012) 000-090	•	

In re	Dashaun Patrick			Case No.	
		Dehtor(s)	1		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustée's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Client understands that any and all fees paid to Citizens Law Group, LTD. Prior to the filing of the case are deposited into the general bank account owned by Citizens Law Group, LTD. Such funds are considered an advance payment retainer due to the nature of services provided by Debtor's counsel, as described in the Model Retention Agreement. Client further understands that Citizens Law Group, LTD. does not represent clients under a security agreement whereby funds deposited by a client remain a clients property as security for prospective services. By entering into this advance fee arrangement, Citizens Law Group, LTD. will apply the retainer costs associated with the filing of the case and the remainder to attorney's fees.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$2,000.00; and \$368.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: April 17, 2017

Signed:

Dashaun Patrick

Martha Herrera

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$2,000.00; and \$368.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: April 13, 2017	
Signed:	\sim
Nashaun Fatick Dashaun Patrick	Martha Herrera
	Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

Case 17-12283 Doc 1 Filed 04/19/17 Entered 04/19/17 13:11:45 Desc Main Document Page 53 of 54

United States Bankruptcy Court Northern District of Illinois

In re	Dashaun Patrick		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	6
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to the be	st of my
Date:	April 19, 2017	/s/ Dashaun Patrick Dashaun Patrick Signature of Debtor		

Cda/Pontiac Attn:Bankruptcy Po Box 213 Streator, IL 61364

Cda/Pontiac Attn:Bankruptcy Po Box 213 Streator, IL 61364

City of Chicago Parking 121 N La Salle, Rm 107a Chicago, IL 60602

Us Bank Po Box 5229 Cincinnati, OH 45201

US Bank/Rms CC Card Member Services Po Box 108 St Louis, MO 63166

US Bank/Rms CC Card Member Services Po Box 108 St Louis, MO 63166